

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

MICHAEL WRAY THOMPSON
CYNTHIA MAE THOMPSON
Debtor(s)

Case No. 19-16808-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2019.
- 2) The plan was confirmed on 06/30/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/28/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,223.00.
- 10) Amount of unsecured claims discharged without full payment: \$36,630.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,276.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,476.99

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
24 HOUR PHYSICIANS INC	Unsecured	341.83	NA	NA	0.00	0.00
AMERICAN COLLECTION SERVICES	Unsecured	NA	2,003.00	2,003.00	476.57	0.00
ARSTRAT LLC	Unsecured	11.81	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	5,526.11	5,526.11	0.00	0.00
CAPITAL ONE	Unsecured	NA	211.13	211.13	50.24	0.00
CAPITAL ONE BANK	Unsecured	NA	8,669.86	8,669.86	2,062.81	0.00
COLA & ASSOC	Unsecured	80.51	NA	NA	0.00	0.00
CREDIT SYSTEMS	Unsecured	60.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	143,891.55	117.23	117.23	0.00
LCA COLLECTIONS	Unsecured	71.81	NA	NA	0.00	0.00
MAIN LINE HEALTH CARE	Unsecured	378.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	4,087.59	4,087.59	972.55	0.00
MERRICK BANK	Unsecured	NA	7,218.62	7,218.62	1,717.51	0.00
METHODIST MANSFIELD	Unsecured	500.00	NA	NA	0.00	0.00
PATIENT FIRST	Unsecured	171.00	NA	NA	0.00	0.00
PMSI	Unsecured	229.86	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	7,574.35	7,574.35	1,802.15	0.00
POTTSTOWN AMBULATORY	Unsecured	683.00	NA	NA	0.00	0.00
POTTSTOWN HOSPITAL	Unsecured	1,508.08	NA	NA	0.00	0.00
PROCO	Unsecured	144.34	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	311.54	311.54	74.12	0.00
QUEST DIAGNOSTICS	Unsecured	169.06	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	295.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	295.39	295.39	70.29	0.00
TINKER FCU	Secured	10,872.00	NA	NA	0.00	0.00
TOWER HEALTH	Unsecured	75.00	NA	NA	0.00	0.00
UNITED REVENUE	Unsecured	250.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Secured	NA	10,776.17	303.12	303.12	0.00
USDOE	Unsecured	1,742.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	7,886.50	7,886.50	1,876.42	0.00
WISE HEALTH	Unsecured	464.14	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
YOUNG SHIN, MD	Unsecured	300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$117.23	\$117.23	\$0.00
Debt Secured by Vehicle	\$5,829.23	\$303.12	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,946.46	\$420.35	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,257.98	\$9,102.66	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,476.99</u>	
Disbursements to Creditors	<u>\$9,523.01</u>	
TOTAL DISBURSEMENTS :		<u>\$15,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.